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LISTING OF THE CLAIMS

1. (Original) In a method for explaining credit scores, comprising the steps of providing a Web site that contains informative resources, said Web site comprising any of for-pay services and extranet/Internet functions; offering consumers access to information contained in said informative resources, both general and personal, about practices comprising any of collection, storing, reporting, and evaluating consumer credit data; accepting consumer credit scores and reason codes from individual consumers or third parties, in interactive or batch modes; and providing an explanation report to said individual consumers based upon the individual consumers' credit scores, a method for explaining credit scores comprising the steps of:
- defining a credit score as a function of prediction characteristics;
- defining a surrogate set of characteristics as representing areas for improvement;
- developing a surrogate score to approximate a real credit score, using said real credit score as a performance (dependent) variable and using said surrogate characteristics as predictors; and
- defining a potential improvement metric for each area for improvement.
2. (Original) The method of Claim 1, further comprising the step of: creating an ordered areas for improvement table.
3. (Original) The method of Claim 1, further comprising the step of: using said surrogate characteristics as said areas for improvement.
4. (Withdrawn) The method of Claim 1, further comprising the step of: using a set of Search<sup>TM</sup> Software prediction characteristics as areas for improvement.
5. (Withdrawn) The method of Claim 1, further comprising the step of: defining a set of surrogate characteristics from a standard categorization

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of the original  $c$  prediction characteristics

6. (Withdrawn) The method of Claim 5, further comprising the step of:  
developing surrogate characteristics as models developed using said  
5 categorized prediction characteristics and said credit score as said performance  
variable.

7. (Withdrawn) The method of Claim 6, further comprising the step of:  
creating said areas for improvement.

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8. (Original) The method of Claim 1, wherein said defining a credit score step is  
defined as:

$$\text{Score} = \varsigma(\chi_1, \chi_2, \dots, \chi_c),$$

where

$\chi_j$  = Prediction Characteristic  $j$ .

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9. (Original) The method of Claim 1, wherein said developing a surrogate score  
step further comprises the step of:

using said areas for improvement prediction variables to develop a  
surrogate score of the form

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$$\Psi(z_1, z_2, \dots, z_p),$$

which is developed using  $z_1, z_2, \dots, z_p$  as said prediction characteristics and

$$y = \varsigma(\chi_1, \chi_2, \dots, \chi_c)$$

as said performance variable.

25 10. (Original) The method of Claim 9, wherein said defining a potential

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improvement metric step is defined as:

$$I_k = 100 \times \frac{\max\{\psi(z_1^*(z_k), \dots, z_k, \dots, z_p^*(z_k)) - \psi(z_1^*, \dots, z_k^*, \dots, z_p^*)\}}{\text{Score}^*}$$

= Maximum possible percent improvement in score  
for Area of Improvement  $k$ .

where  $z_1^*(z_k) = z_1^*$  unless  $z_1^*$  cannot coexist with  $z_k$ , wherein in that case,

5  $z_1^*(z_k) = E[z_1 | z_k]$ , or some other value of  $z_1$  that can coexist with  $z_k$ .

11. (Original) The method of Claim 1, further comprising the steps of:

associating a set of reason codes with a score returned from a credit bureau;

10 associating a score difference with each reason code;

providing a data feed which includes score differences associated with said reason codes; and

converting score differences to percentages.

15 12. (Original) The method of Claim 1, further comprising the step of:

comparing a current score to a maximum score that can be obtained by varying said prediction characteristic.

20 13. (Original) In a credit score explanation service, comprising a Web site that contains informative resources, said Web site comprising any of for-pay services and extranet/Internet functions; said Web site offering any of consumers and said third parties access to information contained in said informative resources, both general and personal, about practices of any of collection, storing, reporting, and evaluating consumer credit data; a mechanism for accepting consumer

25 credit scores and reason codes from any of individual consumers or third parties, in interactive or batch modes; and providing an explanation report to said individual consumers based upon the individual consumers' credit scores,, an apparatus for explaining credit scores comprising:

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means for defining a credit score as a function of prediction characteristics;

means for defining a surrogate set of characteristics as representing areas for improvement;

5 means for developing a surrogate score to approximate a real credit score, using said real credit score as a performance (dependent) variable and using said surrogate characteristics as predictors; and

means for defining a potential improvement metric for each area for improvement.

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14. (Original) The apparatus of Claim 13, further comprising:

means for creating an ordered areas for improvement table.

15. (Original) The apparatus of Claim 13, further comprising:

15 means for using said surrogate characteristics as said areas for improvement.

16. (Withdrawn) The apparatus of Claim 13, further comprising:

20 means for using a set of Search<sup>TM</sup> Software prediction characteristics as areas for improvement.

17. (Withdrawn) The apparatus of Claim 13, further comprising:

25 means for defining a set of surrogate characteristics from a standard categorization of the original c prediction characteristics

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18. (Withdrawn) The apparatus of Claim 17, further comprising:

30 means for developing surrogate characteristics as models developed using said categorized prediction characteristics and said credit score as said performance variable.

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19. (Withdrawn) The apparatus of Claim 18, further comprising:

means for creating said areas for improvement.

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20. (Original) The apparatus of Claim 13, wherein said means for defining a credit score comprises:

$$\text{Score} = \varsigma(\chi_1, \chi_2, \dots, \chi_c),$$

where

$$\chi_j = \text{Prediction Characteristic } j.$$

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21. (Original) The apparatus of Claim 13, wherein said developing a surrogate score step further comprises:

means for using said areas for improvement prediction variables to  
10 develop a surrogate score of the form

$$\psi(z_1, z_2, \dots, z_p),$$

which is developed using  $z_1, z_2, \dots, z_p$  as said prediction characteristics and

$$y = \varsigma(\chi_1, \chi_2, \dots, \chi_c)$$

as said performance variable.

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22. (Original) The apparatus of Claim 13, wherein said means for defining a potential improvement metric step is defined as:

$$I_k = 100 \times \frac{\max_{z_k} \{ \psi(z_1^*(z_k), \dots, z_k, \dots, z_p^*(z_k)) - \psi(z_1^*, \dots, z_k^*, \dots, z_p^*) \}}{\text{Score}^*}$$

= Maximum possible percent improvement in score  
for Area of Improvement  $k$ .

20 where  $z_1^*(z_k) = z_1^*$  unless  $z_1^*$  cannot coexist with  $z_k$ , wherein in that case,  
 $z_1^*(z_k) = E[z_1 | z_k]$ , or some other value of  $z_1$  that can coexist with  $z_k$ .

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23. (Original) The apparatus of Claim 13, further comprising:

means for associating a set of reason codes with a score returned from a credit bureau;

5 means for associating a score difference with each reason code;

means for providing a data feed which includes score differences associated with said reason codes; and

means for converting score differences to percentages.

10 24. (Original) The apparatus of Claim 13, further comprising:

means for comparing a current score to a maximum score that can be obtained by varying said prediction characteristic.

15 25. (Original) In a method for delivering a credit score and its associated explanation to a consumer, comprising the steps of providing a Web site that contains informative resources, said Web site comprising any of for-pay services and extranet/Internet functions; providing a non-interactive hyperlink encoding of all necessary credit information, responsive to said consumer, for delivering said credit score and its associated explanation, said encoding accessing said Web  
20 Site and offering consumers access to information contained in said informative resources; accepting said encoding from said consumer; and delivering a credit score and its associated explanation to said consumer, a method for explaining credit scores comprising the steps of:

defining a credit score as a function of prediction characteristics;

25 defining a surrogate set of characteristics as representing areas for improvement;

developing a surrogate score to approximate a real credit score, using said real credit score as a performance (dependent) variable and using said surrogate characteristics as predictors; and

30 defining a potential improvement metric for each area for improvement.

26. (Original) The method of Claim 25, further comprising the steps of:

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associating a set of reason codes with a score returned from a credit bureau;

associating a score difference with each reason code;

- 5 providing a data feed which includes score differences associated with said reason codes; and  
converting score differences to percentages.